

**STATE OF WASHINGTON  
OFFICE OF THE INSURANCE COMMISSIONER**

*In The Matter of*

**KYLE E. BRADBURY,**

\_\_\_\_\_  
Licensee.

ORDER NO. 14-0210

WAOIC# 733657  
NPN 6238675

ORDER REVOKING LICENSE

To: Kyle E. Bradbury  
1105 SE Creekside Dr  
College Place, WA 99324

Kyle E. Bradbury  
105 South 3rd  
Walla Walla, WA 99362

kbradbur@amfam.com

**IT IS ORDERED AND YOU ARE HEREBY NOTIFIED** that your  
Washington State insurance producer license is **REVOKED**, effective **November 24,**  
**2014**, pursuant to RCW 48.17.530 and RCW 48.17.540(2).

**THIS ORDER IS BASED ON THE FOLLOWING:**

1. Kyle E. Bradbury ("Bradbury") is a Washington resident insurance producer,  
WAOIC No.733657.
2. The Insurance Commissioner conducted an investigation that revealed that  
Bradbury accepted premium payments from Whitman Planned Unit Development HOA  
("Whitman") and failed to provide insurance coverage or apply the premium to an  
insurance policy.
3. Whitman paid Bradbury a \$1,236 premium for commercial general

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State of Washington  
Office of Insurance Commissioner  
Insurance 5000 Building  
PO Box 40255  
Olympia, WA 98504-0255

liability coverage for the period between January 2013 and January 2014. In return, Bradbury issued Whitman a Certificate of Liability Insurance and a payment receipt that purportedly identified Whitman's policy number and its insurer. In fact, the policy number identified in the documents belonged to an individual who was not one of Bradbury's customers. Further, there was no evidence that Bradbury started a quote for Whitman in the purported insurer's computer system. This left Whitman uninsured from January 2013 to January 2014.

4. The Insurance Commissioner sent Bradbury several inquiries, to which Bradbury provided only one partial response. In his response, Bradbury stated that he took Whitman's payment and bound coverage for Whitman. Bradbury claimed that he had an employee process Whitman's application and that the employee failed to finalize the process. Bradbury also claimed that the employee generated a declaration page that Bradbury signed and gave to Whitman. Although the Insurance Commissioner specifically asked for the identity of the employee, Bradbury never identified the employee and claimed that the employee no longer worked with him. Bradbury also asserted that it was his practice to deposit premium checks into his premium trust account, but that he never reviews the account.

#### **APPLICABLE LAW:**

1. RCW 48.17.530(1) authorizes the Insurance Commissioner to revoke an insurance producer's license for any one or more of the following causes:

- (b) Violating any insurance laws, or violating any rule, subpoena, or order of the Commissioner or of another state's insurance commissioner;
- (d) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business;
- (h) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere.

2. By failing to timely respond to the Insurance Commissioner's inquiries, Bradbury violated RCW 48.17.475.

3. By failing to promptly account for and pay premium funds to the person entitled to the funds, Bradbury violated RCW 48.17.480.
4. By failing to account for and maintain premium funds in an account separate from all other business and personal funds, Bradbury violated RCW 48.17.600.
5. By making, issuing, or circulating a misrepresentation of the terms of an insurance policy, Bradbury violated RCW 48.30.090.
6. By collecting premium funds and failing to provide an insurance policy in due course, Bradbury violated RCW 48.30.190(1).
7. By failing to establish and maintain records and an appropriate accounting system for all premiums, Bradbury violated WAC 284-12-080(8).
8. By issuing or circulating a certificate and another document that contains false or misleading information, Bradbury violated WAC 284-30-355.

**IT IS FURTHER ORDERED** that you return your insurance producer license certificate to the Insurance Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4). Return your licenses to:

Licensing Manager  
Office of the Insurance Commissioner  
P. O. Box 40257  
Olympia, WA 98504-0257

Executed this 4<sup>th</sup> day of November, 2014.



MIKE KREIDLER  
Insurance Commissioner

By and through his designee



DREW STILLMAN  
Insurance Enforcement Specialist  
Legal Affairs Division

## **NOTICE OF YOUR RIGHT TO A HEARING**

If you are aggrieved by this Order Revoking License, RCW 48.04.010 permits you to demand a hearing. You must demand a hearing in writing within 90 days after the date of this Order Revoking License or you will waive your right to a hearing.

*If the Insurance Commissioner receives your demand for a hearing before the effective date listed on the order revoking your license, the revocation will be automatically stayed (postponed) and your license will remain in effect pending the hearing.*

Your demand for a hearing should be sent to the following address and must briefly state how you are harmed by this decision and why you disagree with it:

Hearings Unit  
Office of the Insurance Commissioner  
PO Box 40255  
Olympia, WA 98504

You will be notified of the time and place of your hearing. If you have questions about filing a demand for hearing or the hearing process, please telephone the Hearings Unit at (360) 725-7002 or send an email to [HearingsU@OIC.wa.gov](mailto:HearingsU@OIC.wa.gov).

CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing **ORDER REVOKING LICENSE** on the following individual via US Mail and Email.

Kyle E. Bradbury  
1105 SE Creekside Dr  
College Place, WA 99324

Kyle E. Bradbury  
105 South 3rd  
Walla Walla, WA 99362

kbradbur@amfam.com

Dated this 4<sup>th</sup> day of November, 2014, in Tumwater, Washington.

SIGNED BY:

  
Josh Pace  
Secretary Senior